

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: JOSEPH H. PAYNE

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Case No. 05-77734

Debtors

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/16/2005.
- 2) The plan was confirmed on 02/17/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/05/2006, 07/10/2009.
- 5) The case was dismissed on 09/18/2009.
- 6) Number of months from filing or conversion to last payment: 42.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 30,108.00	
Less amount refunded to debtor	\$ 0.00	
NET RECEIPTS		\$ 30,108.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 1,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,934.47	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 3,434.47
Attorney fees paid and disclosed by debtor:	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY CYNTHIA J BRISCOE	Lgl	1,500.00	1,500.00	1,500.00	1,500.00	0.00
HSBC AUTO FINANCE (f/k/a	Sec	21,204.00	21,451.28	18,275.00	18,275.00	3,438.45
HSBC AUTO FINANCE (f/k/a	Uns	0.00	0.00	3,176.28	1,043.10	0.00
ILLINOIS DEPARTMENT OF	Pri	81.39	51.77	51.77	51.77	0.00
ILLINOIS DEPARTMENT OF	Uns	0.00	30.00	30.00	9.85	0.00
INTERNAL REVENUE SERVICE	Pri	3,237.30	4,067.36	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	281.50	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	603.33	603.33	0.00	0.00	0.00
ADVANCED NEUROLOGICAL CARE	Uns	223.10	223.10	0.00	0.00	0.00
LVNV FUNDING LLC	Uns	5,359.33	5,945.10	5,945.10	1,952.38	0.00
CRYSTAL LAKE DERMATOLOGY	Uns	582.00	582.00	0.00	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	588.90	588.90	588.90	193.40	0.00
MERRICK BANK	Uns	1,610.96	1,610.96	1,610.96	529.04	0.00
AFNI	Uns	462.90	462.90	0.00	0.00	0.00
SYED S. ASGHAR MDPC	Uns	184.00	184.00	0.00	0.00	0.00
FORD MOTOR CR CO/MAZDA	Uns	0.00	2,878.85	2,878.85	945.42	0.00
CAPITAL ONE BANK (USA) NA	Uns	0.00	716.00	716.00	235.12	0.00
CLERK OF U.S. BANKRUPTCY	Adm	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 18,275.00	\$ 18,275.00	\$ 3,438.45
TOTAL SECURED:	\$ 18,275.00	\$ 18,275.00	\$ 3,438.45
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 51.77	\$ 51.77	\$ 0.00
TOTAL PRIORITY:	\$ 51.77	\$ 51.77	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 14,946.09	\$ 4,908.31	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,434.47	
Disbursements to Creditors	\$ 26,673.53	
TOTAL DISBURSEMENTS:		\$ 30,108.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 12/29/2009

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.